Our Ref: 25153

S/N: 10/752,396 Information Disclosure Statement

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: TBA

Group Art Unit: 3629

Serial No.: 10/752,396

Filed:

January 6, 2004

For:

**MONEY-TRANSFER TECHNIQUES** 

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

## INFORMATION DISCLOSURE STATEMENT

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with a copy of the prior art therein identified. Such prior art has come to applicant's attention by being cited in an office action in the corresponding European Application.

Since no office action has issued on the merits, no fee is believed due. If, however, the Commissioner deems a fee is due, the Commissioner is authorized to charge deposit account no. 03-3415.

Respectfully submitted,

Mark Montague

Reg. No. 36,612

COWAN, LIEBOWITZ & LATMAN, P.C. 1133 Avenue of the Americas New York, NY 10036-6799 (212) 790-9200

Our Ref: 25153-014 S/N: 10/752,396

Information Disclosure Statement

I hereby certify that his contest pondence is being deposited with the United States Postal Service as first class mail in an envelope addressed: Commissioner of Patents P.O. Box 1450, Alexandria, VA 22313-1450, on

August 16, 2005
Date of Deposit

Mark Montague

Attorpey
Signature

August 16, 2005

Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

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Substitute for form 1449A/PTO

## **INFORMATION DISCLOSURE** STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet of 1

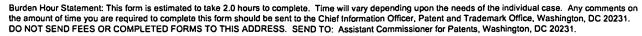
Complete if Known					
Application Number	10/752,396				
Filing Date	January 6, 2004				
First Named Inventor	Gutierrez-Sheris				
Group Art Unit	3629				
Examiner Name	TBA				
Attorney Docket Number	25153-014				

	U.S. PATENT DOCUMENTS						
Examiner Initials			Kind Code <sup>2</sup>	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
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	FOREIGN PATENT DOCUMENTS							
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<sup>1</sup> Unique citation designation number. 2 See attached Kinds of U.S. Patent Documents. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.





<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.